



Department of Human Resources

Monroe County, New York

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County Executive

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Director

***** 2012 Open Enrollment ***** **Phase Two**

Now begins **Phase Two** of our annual Open Enrollment period to review your benefit needs for 2012. You may be eligible for insurance and other benefits if you are an active full-time employee, subject to your union agreement and/or employment class.

New this Year: For the first time in many years, Monroe County will have no rate increase in medical insurance premiums. This unheard of achievement is due to our efforts to control claims and help employees and their families become healthier and more informed consumers of health care. Our new partnership with the Greater Rochester Independent Practice Association (GRIPA) is evidence of our commitment to our employees' improved health and demonstrates our aggressive and proactive efforts to contain spiraling health care costs.

Health Insurance Key Points:

- No premium rate increase for 2012!
- BluePoint2 Value is the most affordable plan and offers the best economic value
- GRIPA can help you better manage your chronic or serious health conditions

Deferred Compensation Plan: No increase in medical rates for 2012 means **more savings** for employees! Take the estimated savings in insurance deductions from having no rate increase and apply this to the Deferred Compensation plan. You will reduce your taxable income and Save for retirement. Plan now for a better future for you and your family.

Voluntary Insurance benefits: Monroe County offers its employees Voluntary Life insurance, Short Term Disability, Long Term Disability, and the new Critical Illness protection. Take advantage of the very competitive group rates for these portable and important insurance plans. Additionally, employees can save money on auto and/or homeowners' insurance through valuable plan discounts with Liberty Mutual. Premiums for any or all of the voluntary insurance plans and the auto or homeowners' insurance can be conveniently paid through payroll deduction.

Dental insurance: During this Open Enrollment employees should check that all their eligible dependents are enrolled in dental. Contact HEG or the County's HR to verify that any recently added dependents to medical insurance are also enrolled in dental. If you have an eligible dependent not enrolled in dental, take the time now to complete the dental enrollment form with the documentation on the dependent included.

Open Enrollment sessions are scheduled to assist you in making informed decisions about health insurance, voluntary benefits, flexible spending plans, and the deferred compensation plan

Forms available at www.monroecounty.gov/hr-openenrollment.php
Open Enrollment ends Friday, December 9, 2011